

## Old Age, Disability, Death

First law: 1922 (effective in 1937).

Current laws: 1983 Federal law, supplemented by separate laws of 2 Republics.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 11 dinars.

### Coverage

Employed persons in industry, commerce, and agriculture; public employees; and members of handicraft and fishery cooperatives. Special systems for various categories of self-employed workers including craftsmen, liberal professions, artists, and farmers.

### Source of Funds

**Insured person** Contribution rates varying according to Republic. Republic of Serbia, 16.0%; Republic of Montenegro, 12.0%.

**Employer:** Republic of Serbia, 16.0%; Republic of Montenegro, 12.0%.

**Government:** Guarantees cash benefits.

### Qualifying Conditions

**Old-age pension:** Age 60 (men) or 55 (women) and 20 years of insurance. Payable at any age after 40 years of insurance (men) or 35 (women); at age 65 (men) or 60 (women) after 15 years. Retirement from insured employment.

Payable abroad if reciprocal agreement.

**Disability pension:** Incapacity for all work (total disability) or greatly reduced capacity for regular or equivalent work (partial disability). Coverage for at least 1/3 of years after age 20.

**Survivor pension:** Deceased was pensioner or had 5 years of insurance.

### Old-Age Benefits

**Old-age pension** (Federal minimum): 35% (men) or 40% (women) of average earnings during last 10 years or 10 highest paid consecutive years in insured employment. (Past earnings revalued for changes in average wages.) Increment of 2% (men) or 2% to 3% (women) of earnings for each year of insurance beyond 15 years. Maximum pension: 85% of average earnings.

Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

### Permanent Disability Benefits

**Disability pension** (Federal minimum): Same as old-age pension. If disability before age 60 (men) or 55 (women) and less than 20 years' coverage, minimum pension is 45% (men) or 55% (women). Increment of 2% of earnings for each year of insurance beyond 15 years.

Constant attendance allowance provided where necessary.

Adjustment: Periodic adjustment of pensions for changes in cost of living and minimum wage level.

### Survivor Benefits

**Survivor pension:** (Federal minimum): 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%. Eligible survivors: Widow age 45 or widower age 50, disabled, or caring for child under age 15 (26 if student, no

limit if disabled); dependent mother age 45 and father age 55, or disabled; dependent grandchildren, brothers, sisters.

Funeral grant: Burial expenses.

Adjustment: Periodic adjustment of benefits for changes in cost of living and minimum wage level.

### Administrative Organization

Federal Social Security Institute, general supervision.

Funds for pensions and disability in Republics' Regions, administration of programs at the local level.

## Sickness and Maternity

First law: 1922.

Current laws: 1992 and 1999 (health insurance for foreigners).

Separate laws in 2 Republics.

Type of program: Social insurance system.

### Coverage

Employed persons in industry, commerce, and agriculture; public employees; members of handicraft and fishery cooperatives; students; artists; self-employed workers, and farmers. Pensioners also covered for medical benefits.

Foreign citizens; persons without citizenship, with refugee status, or granted asylum.

### Source of Funds

**Insured person:** Contribution rates vary according to profession and Republic; maximum, 9.7% of earnings.

**Employer:** Varying percentage of payroll; maximum, 9.7% of payroll.

**Government:** None.

(Regional pension and disability associations and employment associations pay contributions for beneficiaries' health coverage.)

### Qualifying Conditions

**Sickness and maternity benefits:** 12 continuous or 18 months during last 2 years.

**Medical benefits:** No minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit:** Employer pays for first 60 days. Minimum, 50% of average earnings; maximum 75%. 95% after 61st day if qualifying period met, 90% if not. Payable from 1st day of incapacity until recovery or award of disability pension.

**Maternity benefit:** 100% of earnings if qualifying period met, 80% if not. Maternity grant: Amount determined by health insurance association.

### Workers' Medical Benefits

**Medical benefits:** Medical services provided directly to patients through facilities of governmental health service, on basis of contracts with local health insurance associations.

### Dependents' Medical Benefits

**Medical benefits for dependents:** Same as for insured person. Wife or other female dependent of insured person also receives maternity benefits on same basis as insured woman.

### Administrative Organization

Funds for health insurance programs in the Republics administer program on the local level.

National Committee (under 1999 law), general coordination of regional funds of associations.

### Work Injury

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First law: 1922.

Current laws: Same as those above which apply to old-age, disability, death, and sickness.

Type of program: Social insurance system.

### Coverage

Persons insured for old-age, disability, death, and sickness.

### Source of Funds

**Insured person:** None.

**Employer:** See sickness insurance, above.

**Government:** None.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 100% of earnings.

Payable from 1st day of incapacity until recovery or award of permanent disability pension.

### Permanent Disability Benefits

**Permanent disability pension:** Up to 85% of average earnings according to same schedule as for old-age pension.

### Workers' Medical Benefits

**Medical benefits:** Provided under sickness insurance.

### Survivor Benefits

**Survivor pension:** 1 survivor, 70% of pension paid or accrued to insured; 2 survivors, 80%; 3 survivors, 90%; 4 or more survivors, 100%. Eligible survivors in addition to spouse and children:

Grandchildren, brothers, sisters, dependent aged parents.

Funeral grant: Burial expenses.

### Administrative Organization

Union of Pension and Disability Associations, coordination and administration of short-term cash benefits.

### Unemployment

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First law: 1927.

Current laws: 1992. Separate laws in 2 Republics.

Type of program: Unemployment assistance.

### Coverage

Employed persons.

### Source of Funds

**Insured person:** Rate varies according to Republic. Maximum, 0.9% of earnings.

**Employer:** Maximum, 0.9% of payroll.

**Government:** None.

### Qualifying Conditions

**Unemployment benefit:** Employment throughout past 9 months, or during 12 months out of last 18. Total income from employment of claimant's household not in excess of specified monthly amount.

### Unemployment Benefits

**Unemployment benefit** (after income test): 70% of average earnings in last 3 months. Payable for up to 3 months. Extended up to 30 months for workers with 30 years of prior employment.

### Administrative Organization

Unemployment funds, coordination and administration of program.

### Family Allowances

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First law: 1949.

Current laws: 1990. Separate laws in 2 Republics.

Type of program: Employment-related system.

### Coverage

Employees, members of some liberal professions, artists, social insurance beneficiaries, and non-working single mothers with 1 or more children and limited income.

### Source of Funds

**Insured person:** Rate varies; maximum set at Republic level.

**Employer:** None, except private employers pay whole contribution for their workers.

**Government:** None.

### Qualifying Conditions

**Family allowances:** Child must be under age 15 (26 if student, no limit if disabled). Taxable income of household must be below specified monthly amount (adjusted periodically for cost-of-living changes). 12 months of coverage also required by most laws.

### Family Allowance Benefits

**Family allowances:** Rates in Republics according to number of children in family and income test.

Adjustment: Allowances adjusted periodically for cost-of-living changes.

### Administrative Organization

National Committee, general coordination of regional funds and associations. Self-governing regional associations organized for administration of Republics' programs.